Long before your commission was established or had it's first meeting, my family and I were experiencing the effects of living with a compulsive gambler. Since the beginning of 1995 I have answered yes to all twenty of the "Are you living with a compulsive gambler" questions. My compulsive gambler is my husband, a former attorney on the Mississippi Gulf Coast. Unfortunately not only is he plagued with his gambling addictions, but is compounded by the addiction to alcohol. The final results of these two addictions have been a break up of our family unit, relationships damaged between a father and three lovely daughters, financial devastation and extreme emotional stress between all family members. These destructive results and the story which I am about to relay to you are things that have happened to either myself or my family members as a direct result from my husband's gambling. I feel certain, however, that there are many more relationships that have been severed either personally or professionally as a result of his additions.

My husband and I were married in February of 1969. He went to a treatment center for alcoholism in the summer of 1982 and spent the next twelve years as a recovering alcoholic. He and I both went back to college shortly after his release from the treatment center while at the same time managing three small daughters. He obtained his law degree and I received a teacher's certificate with a B.S. in Education. We began to rebuild our lives together and for the next several years led a life filled with loving support from friends and family. We attended St. Mark's Episcopal Church in Gulfport, MS, where he became an extremely active member of the congregation. He achieved the status of Lay Eucharistic Minister and through this was able to share his commitment to God with others. Because he had begun to practice law in 1986, by 1990 we were leading a fairly secure life financially. We were able to provide a good home for not only ourselves, but our three daughters as well.

His relapse, to the best of my knowledge, occurred in 1994. By 1995 we knew he was not only drinking heavily, but has begun gambling compulsively as well. All of his credit card statements indicated that he had reached, if not exceeded, his credit limits. Paying bills became increasingly difficult. Looking back, I wish at this time I had sought help through Game-Anon. Al-Anon had been really helpful before he entered treatment in 1982. I am not sure, however, that we had Game-Anon on the Gulf Coast in 1995.

By the summer of 1996 he had really stopped practicing law and seemed to be completely consumed by the gambling. I withdrew the teacher retirement fund which I had accumulated over the past ten years - approximately \$12,300.00 - so that he could cover payments to some of the clients he had taken money from. I would later find out that he had taken much larger sums of money than that from clients, friends, and family. Some of this money was borrowed, some was not. To this day almost none of these funds have ever been returned.

He was severely depressed and suicidal by the fall of 1996. The one joy in our life at this time was the birth of our first granddaughter in October 1996. But, by the end of November 1996, I did an involuntary commitment of my husband to the state hospital in Whitfield, MS., with the help of a dear doctor friend and a dear attorney friend. We felt that he would certainly harm himself if we did not intervene. Unfortunately, this treatment only focused on alcoholism. He was released at the end of January 1997 and within two weeks had begun gambling and drinking again.

As hard as it is for many people, including myself, to believe, I continued to remain in this horrible situation until May, 1998. I then sold my house, separated from my husband and bought a smaller home for my youngest daughter and myself. My husband and I are in the process of getting a divorce at this time. This was never what I wanted. I wanted him to get into recovery and be well again. Unfortunately family members cannot make this happen. At this time he is still gambling and drinking. He has not worked since the fall of 1996 and no longer holds a license to practice law in the State of Mississippi.

My girls and I are doing okay considering the hell we've been through, but I know there will always be long lasting effects. For example, one of my daughters has also had a gambling problem. Although she is currently recovering from this addiction, she has certainly suffered major, devastating consequences. She followed a path very similar to that of her father, the only difference being that the amount of financial damage was not nearly as great because she simply did not have the means. She stole money from her loved ones and employer resulting in an arrest and criminal charges against her by the DA's office. Because she was a first time offender, she was accepted into a diversion program and as long as she continues in recovery and makes restitution, she will be able to clear her own name. Fortunately for her, she has at this point in time stopped heading down the path of destruction that her father chose. I can only hope and pray that she has truly learned her lesson and the urge to gamble does not overcome her once again at a later time or place.

Fortunately for my daughters as well as myself, I did take some steps in order to give us some financial protection. In the beginning of 1996 I had my husband deed our house to me. I set up separate bank accounts and begin filing separate tax returns in 1995. Now, looking back I am so thankful that I had the foresight to do these things because they afforded me the ability to own my own home. I still have my teaching career, although I do wish that Mississippi paid teachers a higher salary.

I am only one person with only one family. It saddens me to think of all the people and families who have been traumatized by similar experiences. People like my husband who have addictive personalities will have addiction problems. I have chosen not to live with his addiction any longer. It is too painful. If there is anything that I feel absolutely certain about it is this: If there were no casinos and no legalized gambling, our family would not have been so severely financially devastated. I have been inside a casino 4-6 times in my entire life. I will never go again.

Thank you for this opportunity to present this testimony. I have a strong belief that in education people we are able to unlock many doors. I will not argue the fact that the gaming industry on the Mississippi Gulf Coast has strengthened our economy, but what it has done more than that is helped to play a role in weakening and destroying personal lives, families, and relationships. That is a sad thing, especially when that family belongs to you.